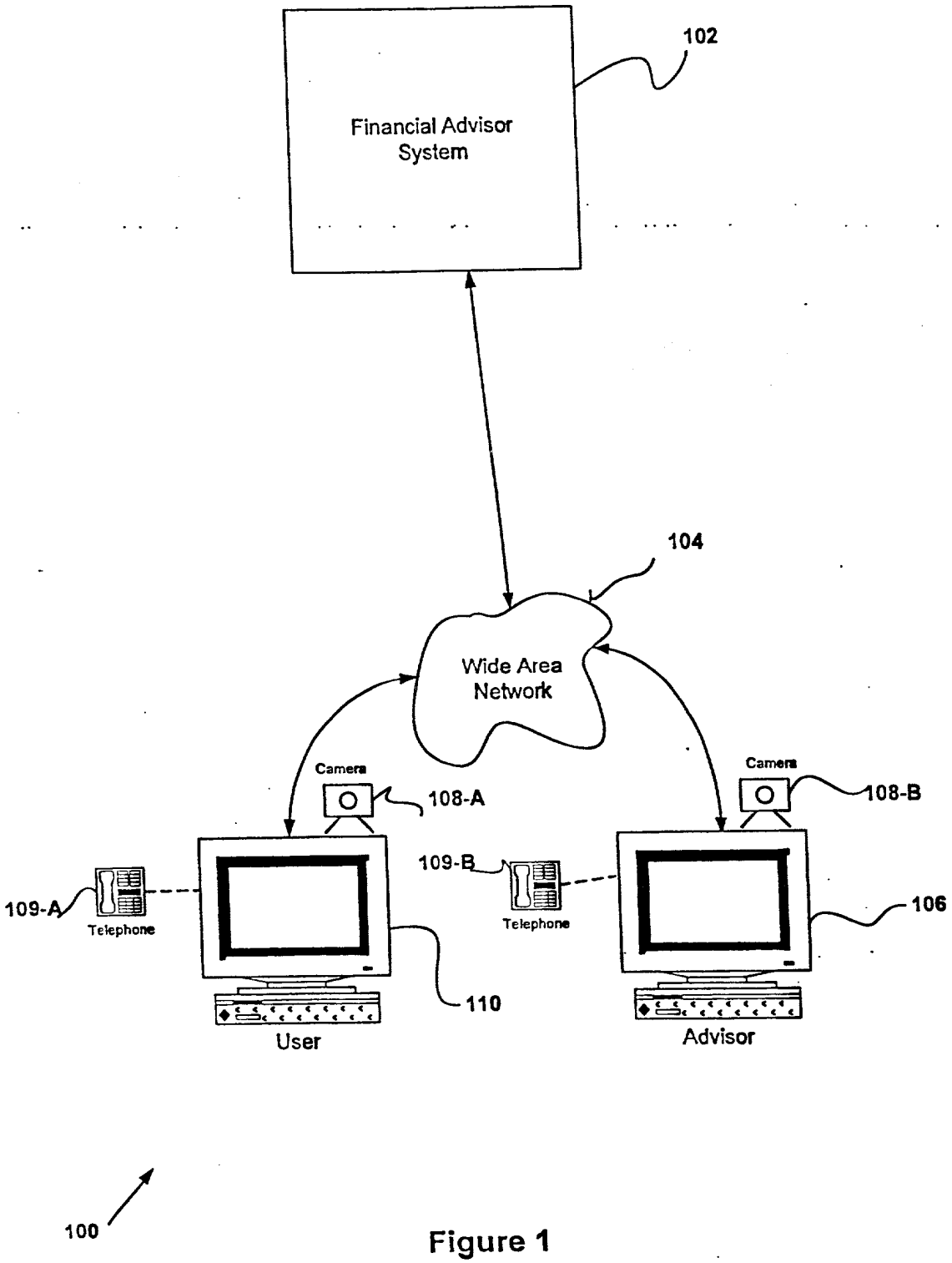

Financial Advisor System
102
104
Wide Area Network
Camera
108-A
Camera
108-B
109-A
Telephone
109-B
Telephone
106
110
User
Advisor
100

Figure 1

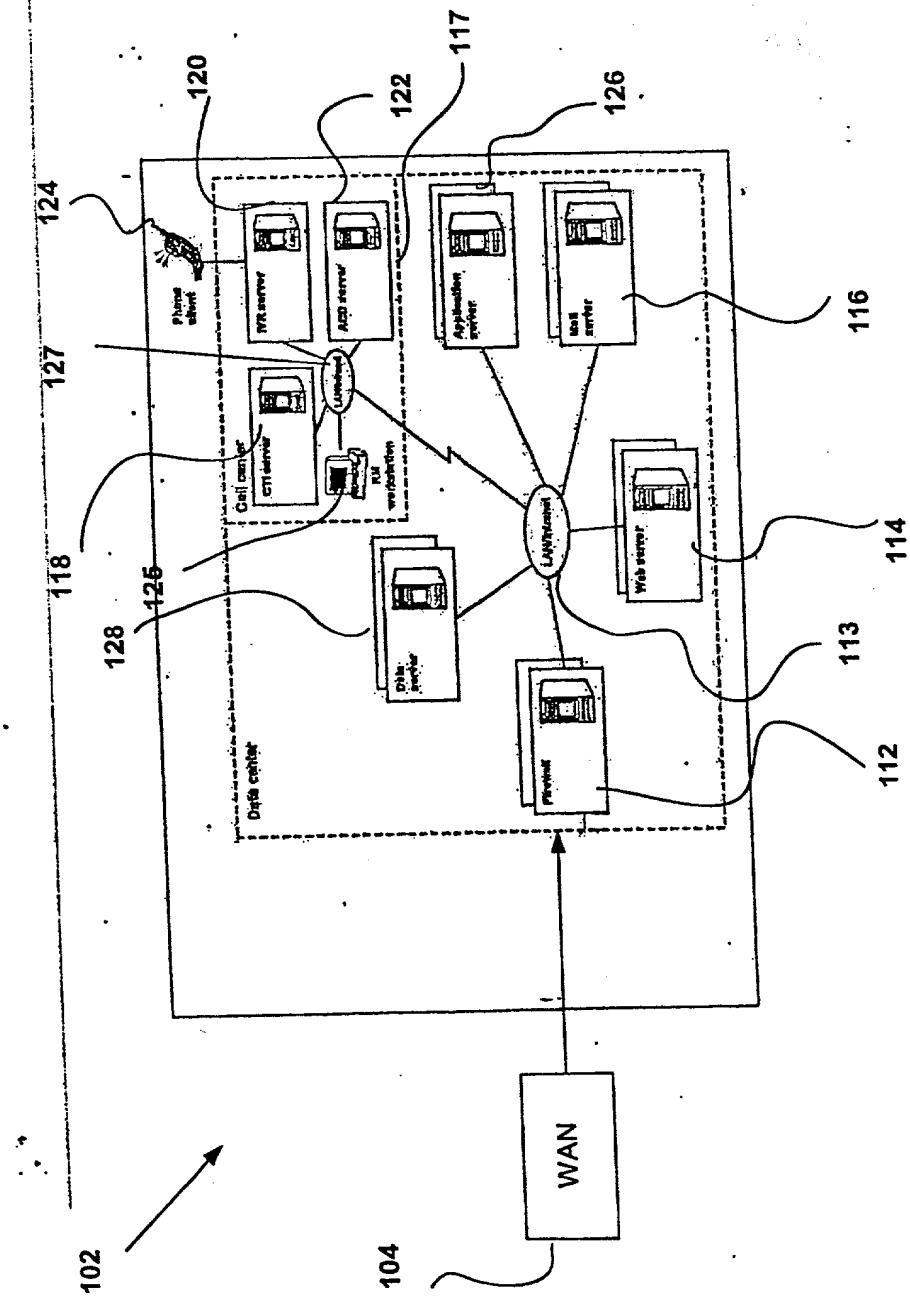


Figure 2

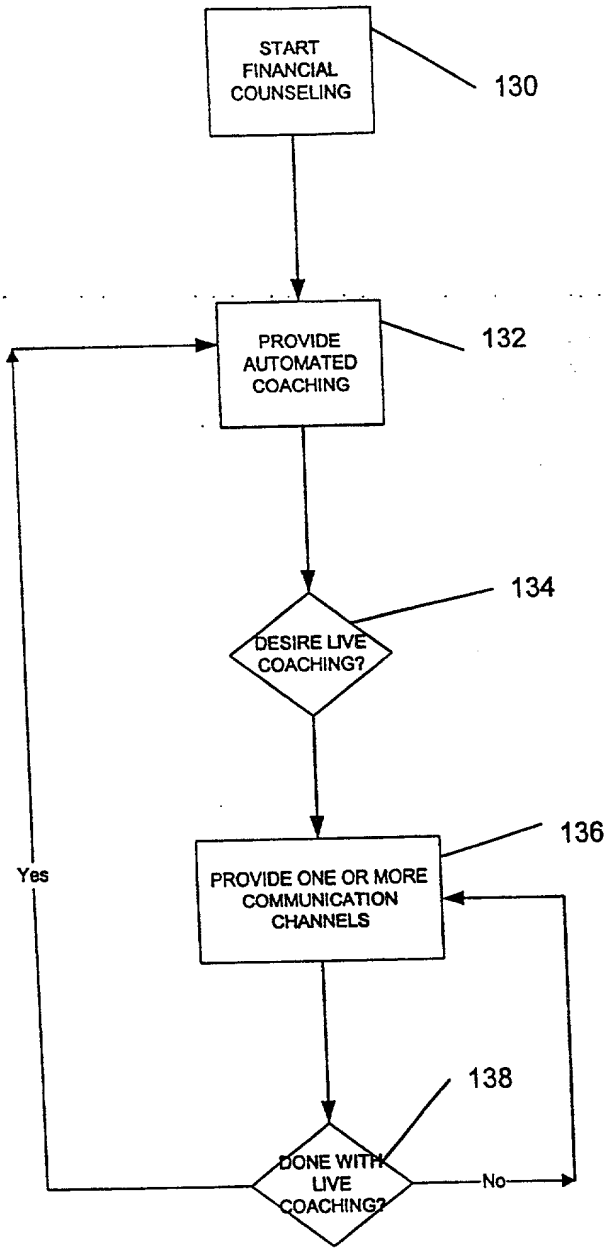

START FINANCIAL COUNSELING
130
PROVIDE AUTOMATED COACHING
132
DESIRE LIVE COACHING?
134
PROVIDE ONE OR MORE COMMUNICATION CHANNELS
136
DONE WITH LIVE COACHING?
138
Yes
No

Figure 3

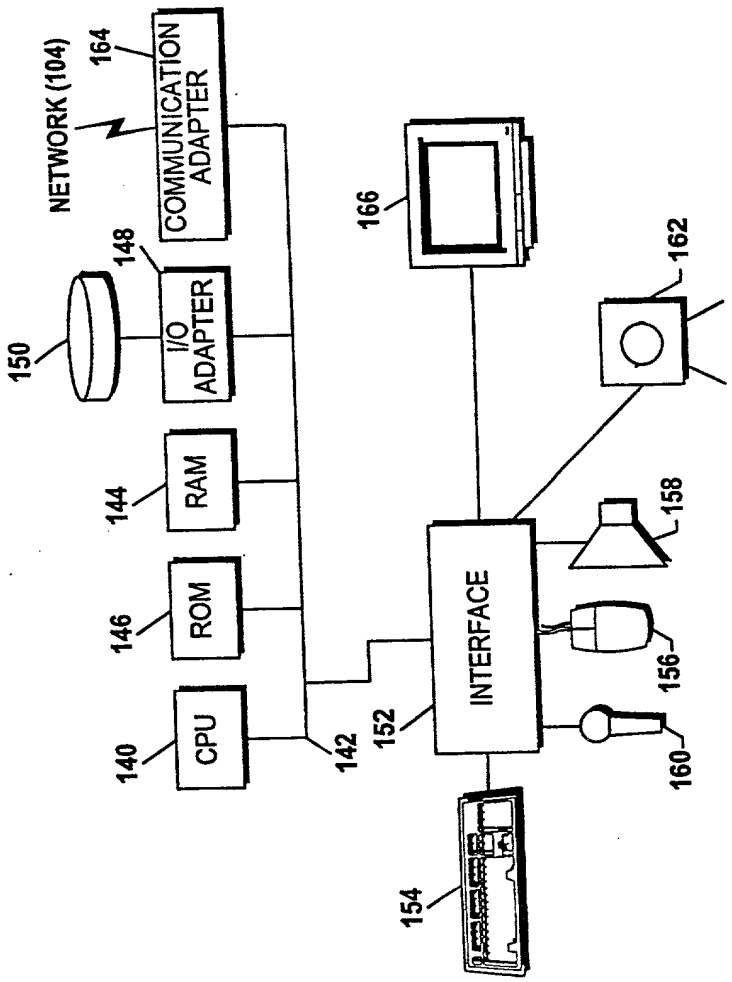
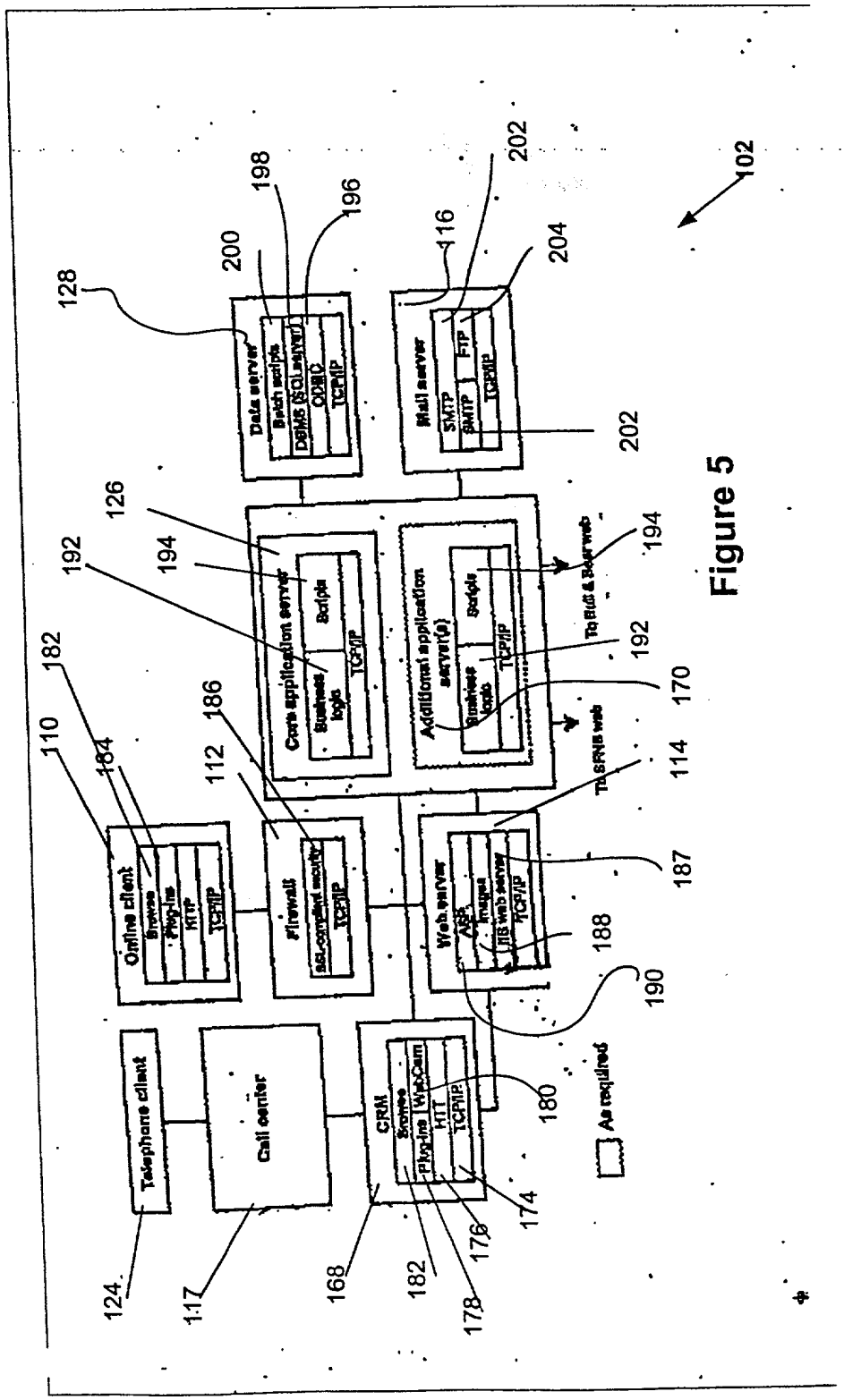

NETWORK (104)
164
COMMUNICATION ADAPTER
148
I/O ADAPTER
150
144
RAM
146
ROM
140
CPU
142
152
INTERFACE
166
162
158
156
160
154

Figure 4


102
128
200
198
196
116
202
204
126
194
192
182
110
184
112
186
170
114
187
188
190
180
174
176
178
168
182
124
117
Data server
Batch scripts
DBMS (SQL,PL/SQL)
ODBC
TCP/IP
Mail server
SMTP
FTP
TCP/IP
Core application server
Scripts
Business logic
TCP/IP
Additional application server(s)
Scripts
Business logic
TCP/IP
To Mail & Back-end
To Back-end web
Online client
Browse
Plug-ins
HTTP
TCP/IP
Firewall
SSL-compliant security
TCP/IP
Web server
ASP
Images
IIS web server
TCP/IP
Telephone client
Call center
CRM
Browse
Plug-ins
WebCam
HTTP
TCP/IP
As required
Figure 5

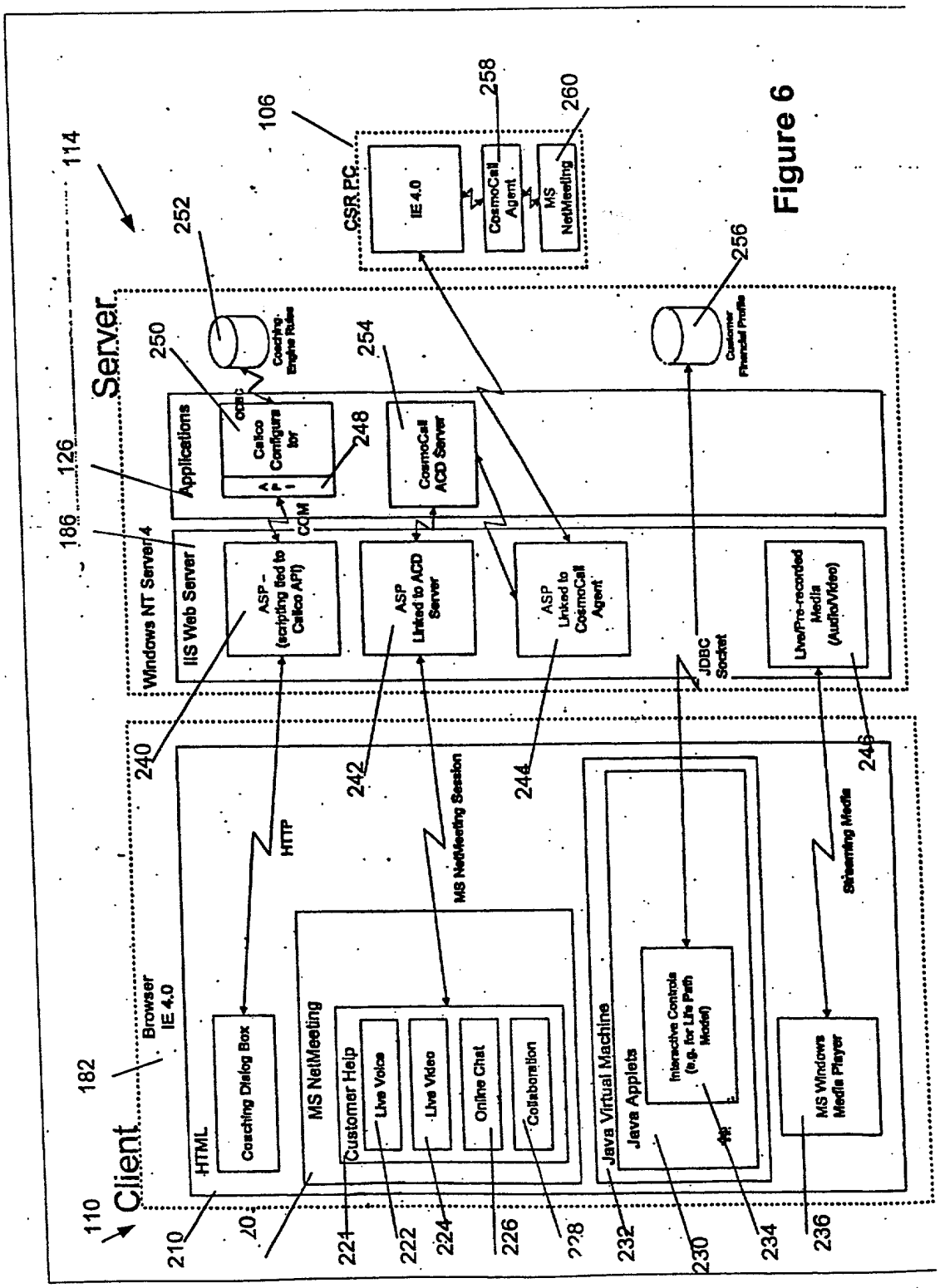

Server
114
106
CSR PC
IE 4.0
CosmoCall Agent
MS NetMeeting
258
260
252
256
Coaching Engine Rules
Customer Financial Profile
250
254
Applications
Calico Configurator
API
OCX
CCM
248
CosmoCall ACD Server
126
186
Windows NT Server 4
IIS Web Server
ASP - (scripting tied to Calico API)
ASP Linked to ACD Server
ASP Linked to CosmoCall Agent
JDBC Socket
Live/Pre-recorded Media (Audio/Video)
240
242
244
246
HTTP
MS NetMeeting Session
Streaming Media
Client
110
182
Browser IE 4.0
HTML
Coaching Dialog Box
MS NetMeeting
Customer Help
Live Voice
Live Video
Online Chat
Collaboration
Java Virtual Machine
Java Applets
Interactive Controls (e.g. for Life Path Model)
MS Windows Media Player
210
220
221
222
224
226
228
232
230
234
236

Figure 6

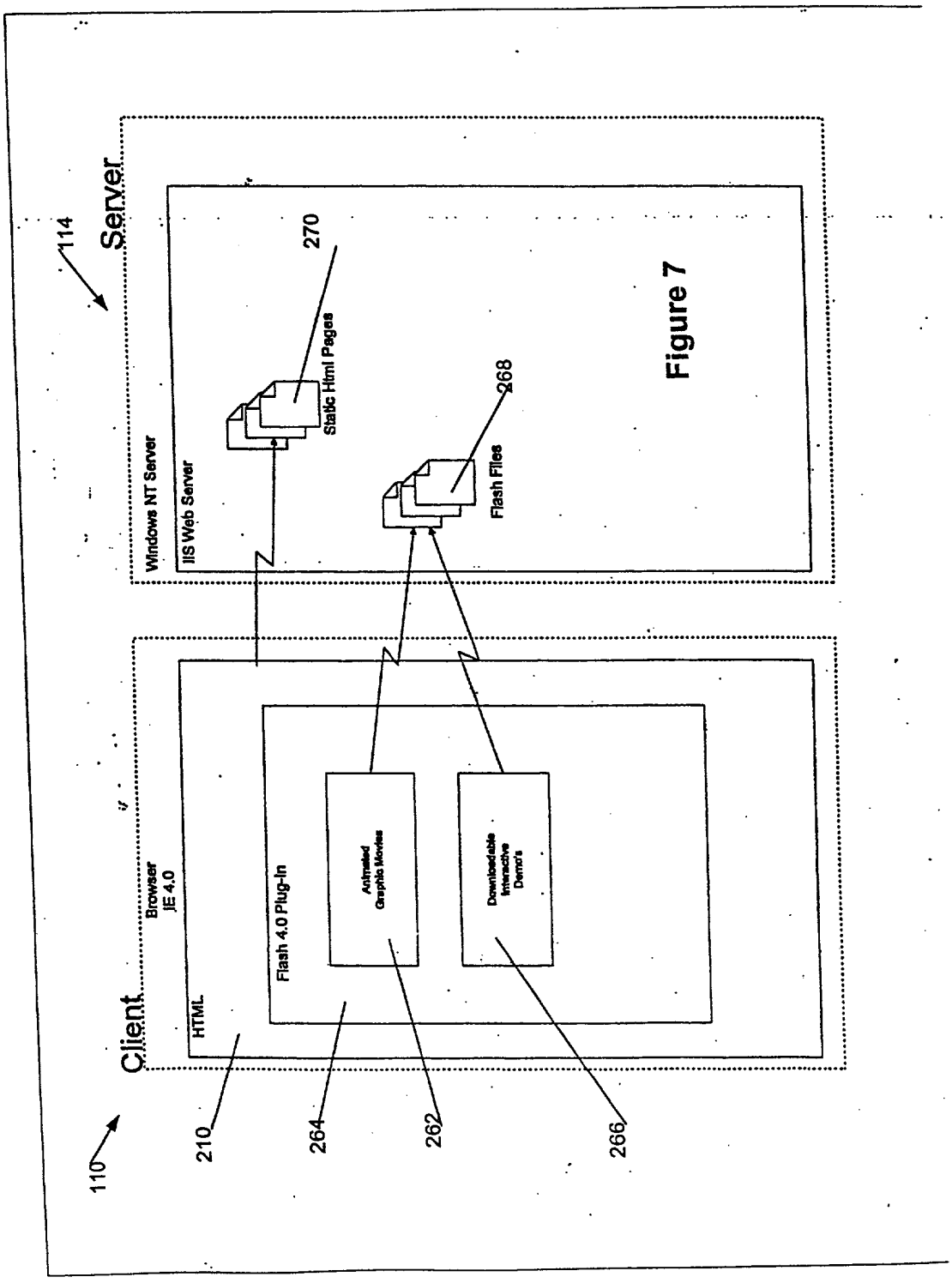

Server
114
Windows NT Server
IIS Web Server
270
Static Html Pages
268
Flash Files
Client
Browser
IE 4.0
HTML
Flash 4.0 Plug-In
Animated
Graphic Movies
Downloadable
Interactive
Demo's
110
210
264
262
266

Figure 7

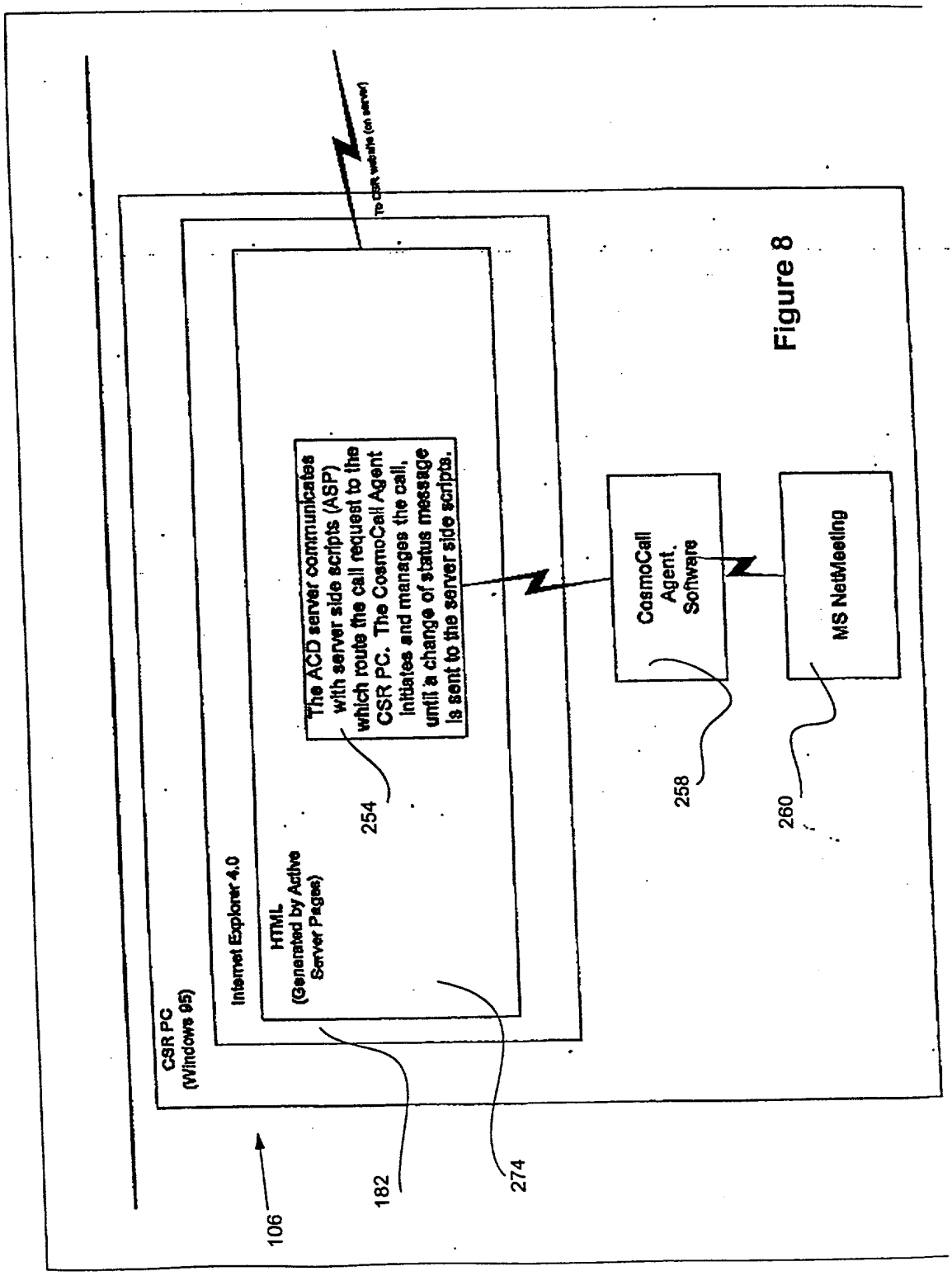

To CSR website (on server)
CSR PC
(Windows 95)
Internet Explorer 4.0
HTML
(Generated by Active
Server Pages)
The ACD server communicates
with server side scripts (ASP)
which route the call request to the
CSR PC. The CosmoCall Agent
initiates and manages the call,
until a change of status message
is sent to the server side scripts.
CosmoCall
Agent
Software
MS NetMeeting
106
182
254
258
260
274

Figure 8

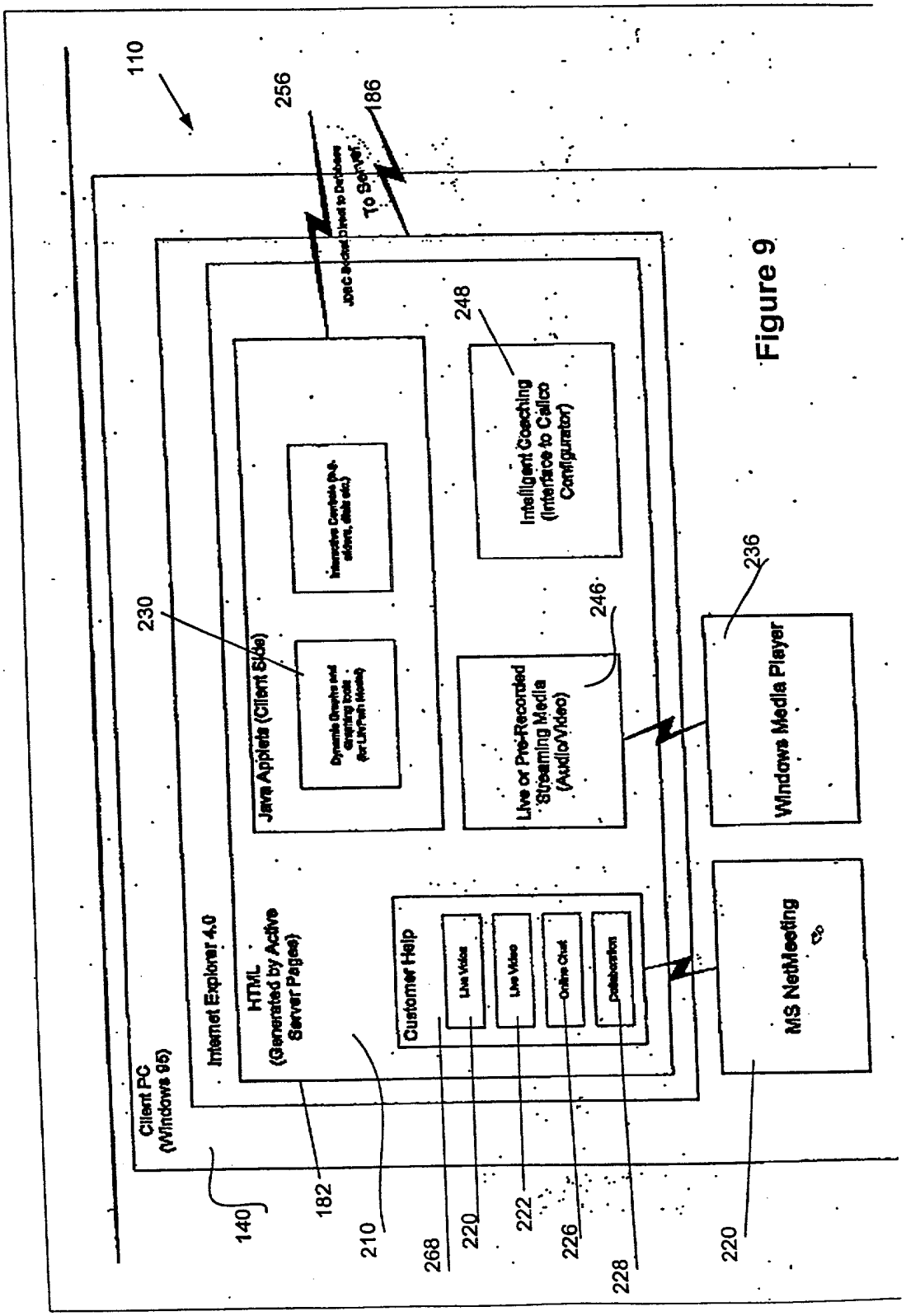

110
256
186
To Server
Intelligent Coaching (Interface to Calico Configurator)
248
230
Java Applets (Client Side)
246
Live or Pre-Recorded Streaming Media (Audio/Video)
236
Windows Media Player
HTML (Generated by Active Server Pages)
Internet Explorer 4.0
Client PC (Windows 95)
Customer Help
Live Video
Live Video
Online Chat
Collaboration
MS NetMeeting
140
182
210
268
220
222
226
228
220

Figure 9

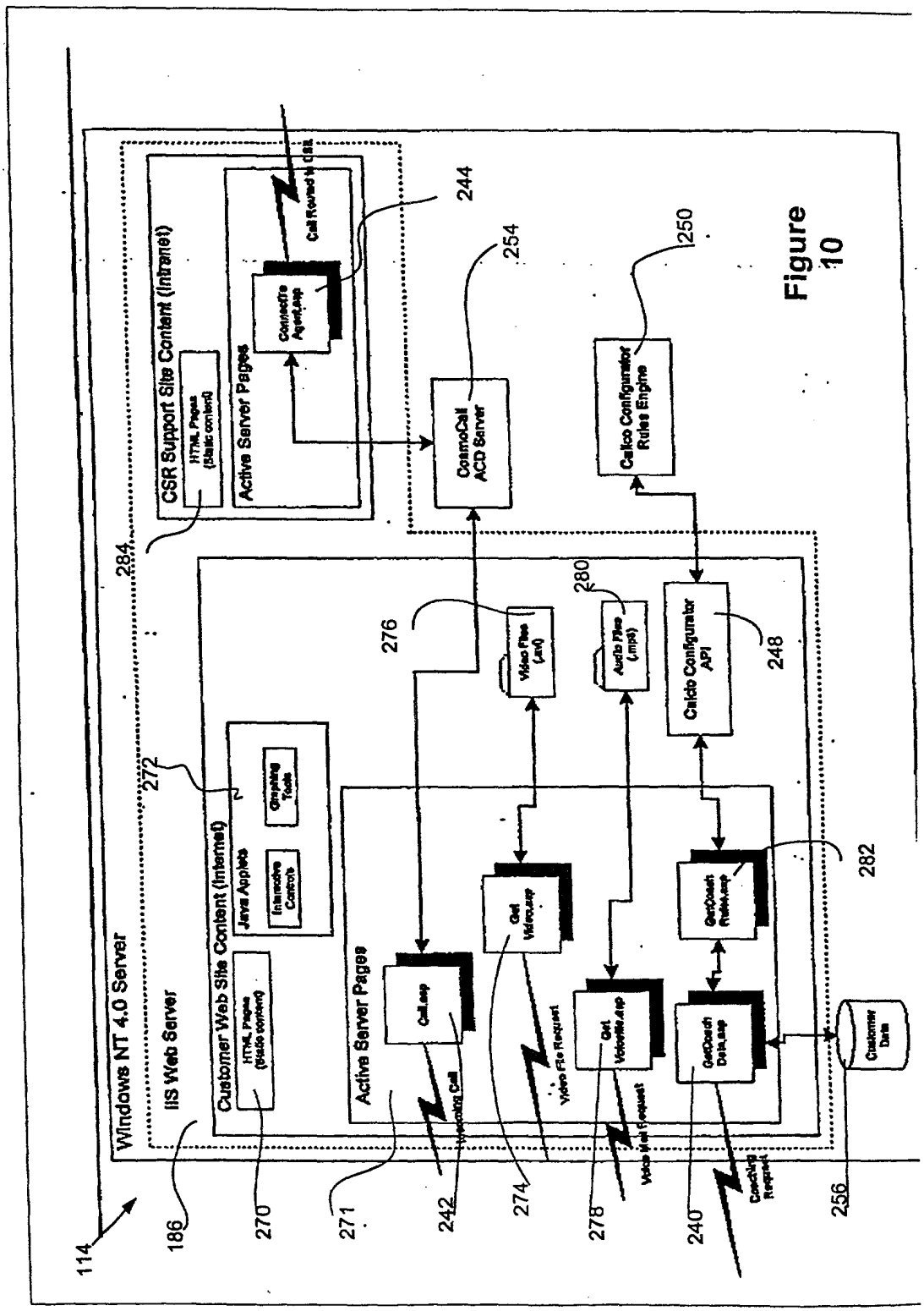

Windows NT 4.0 Server
IIS Web Server
CSR Support Site Content (Intranet)
HTML Pages (Static content)
Active Server Pages
Connect to Agent.asp
Call Routed to Client
CosmoCall ACD Server
Calico Configurator Rules Engine
Customer Web Site Content (Internet)
HTML Pages (Static content)
Java Applets
Interactive Controls
Graphing Tools
Active Server Pages
Call.asp
Get Video.asp
Get Video Files.asp
GetCoach Rules.asp
GetCoach Data.asp
Video Files (.avi)
Audio Files (.mp3)
Calico Configurator API
Customer Data
Incoming Call
Video File Request
Video Files Request
Coaching Request
114
186
270
271
272
242
274
276
278
280
282
240
256
244
254
250
284
248

Figure 10

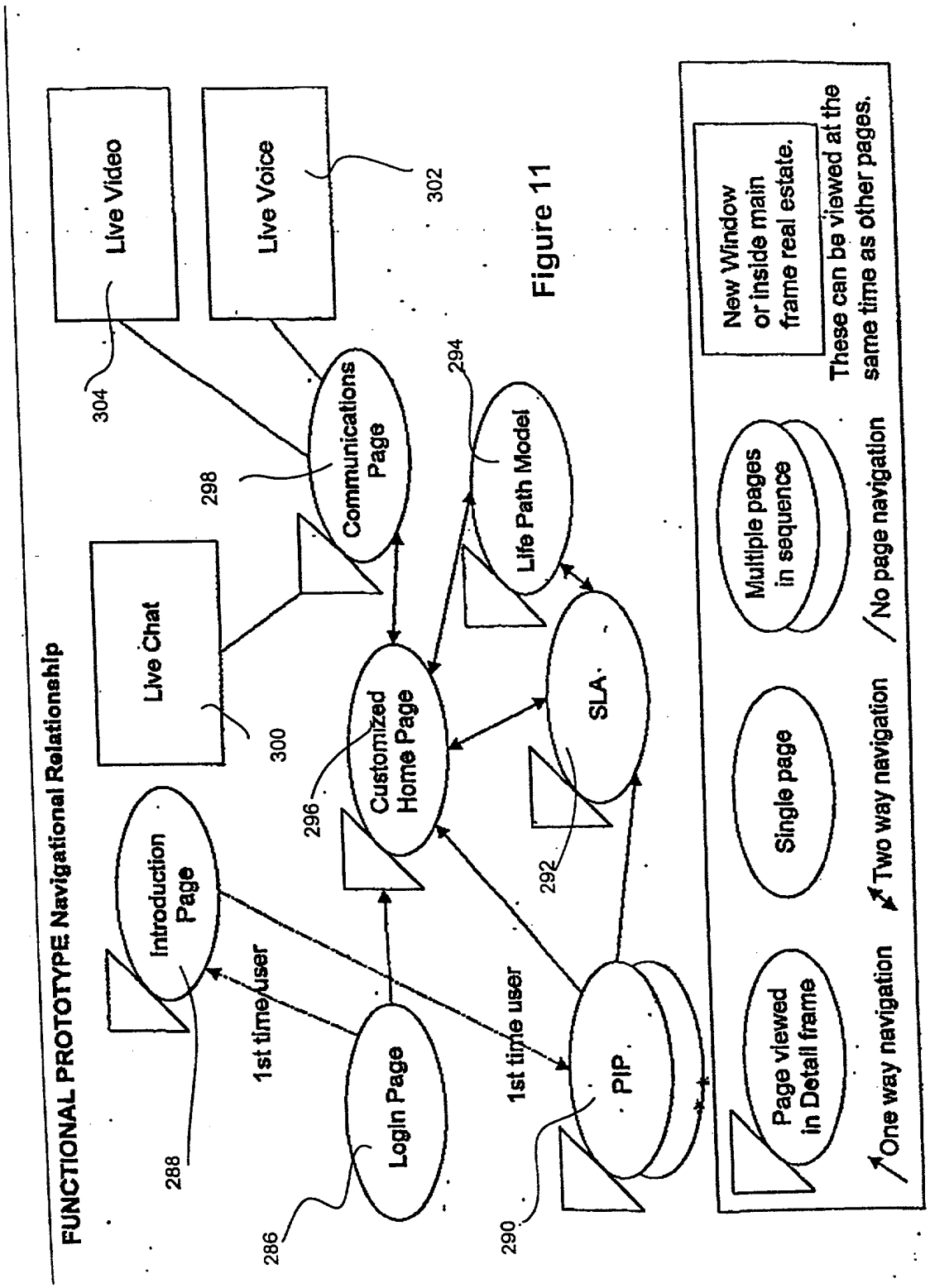
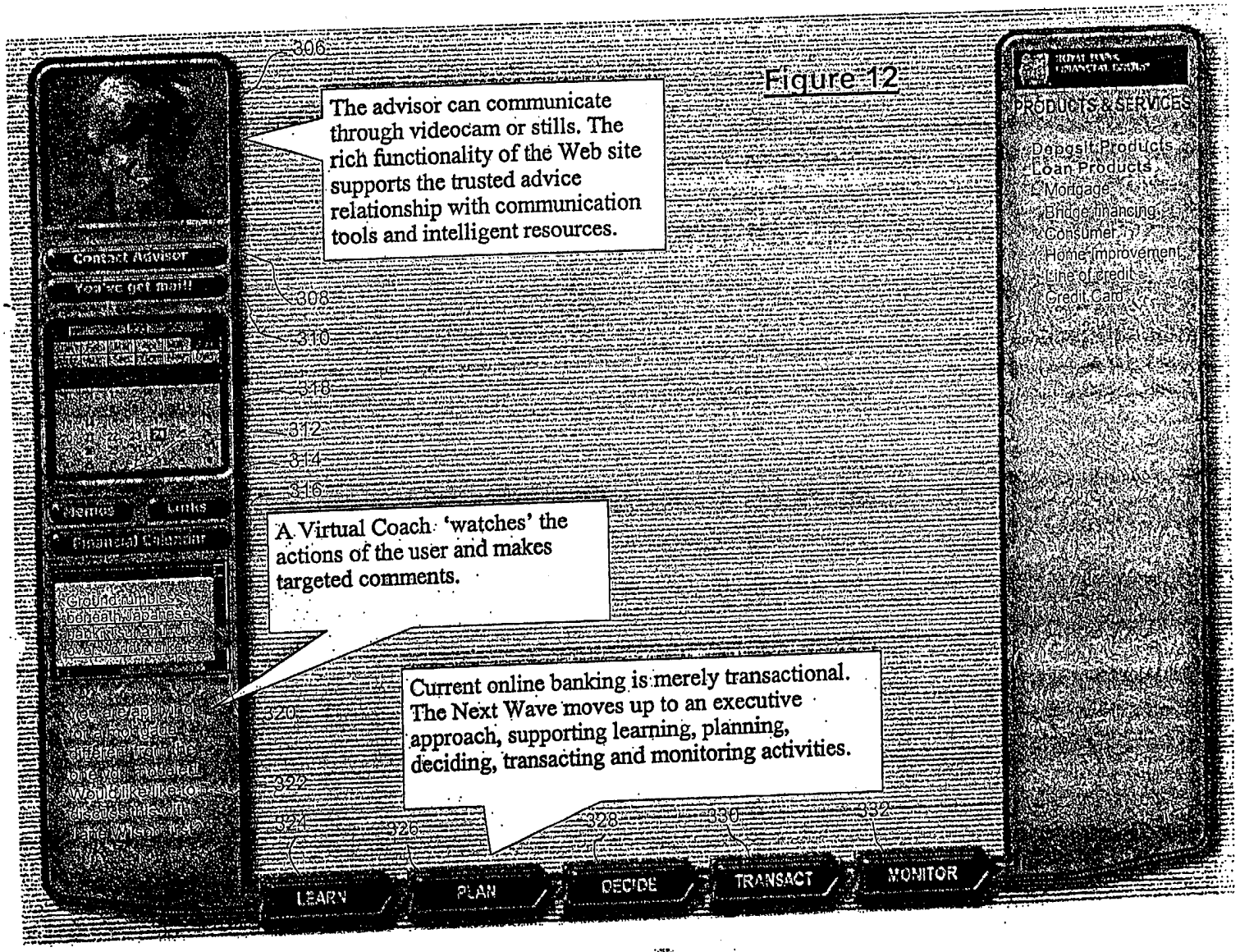
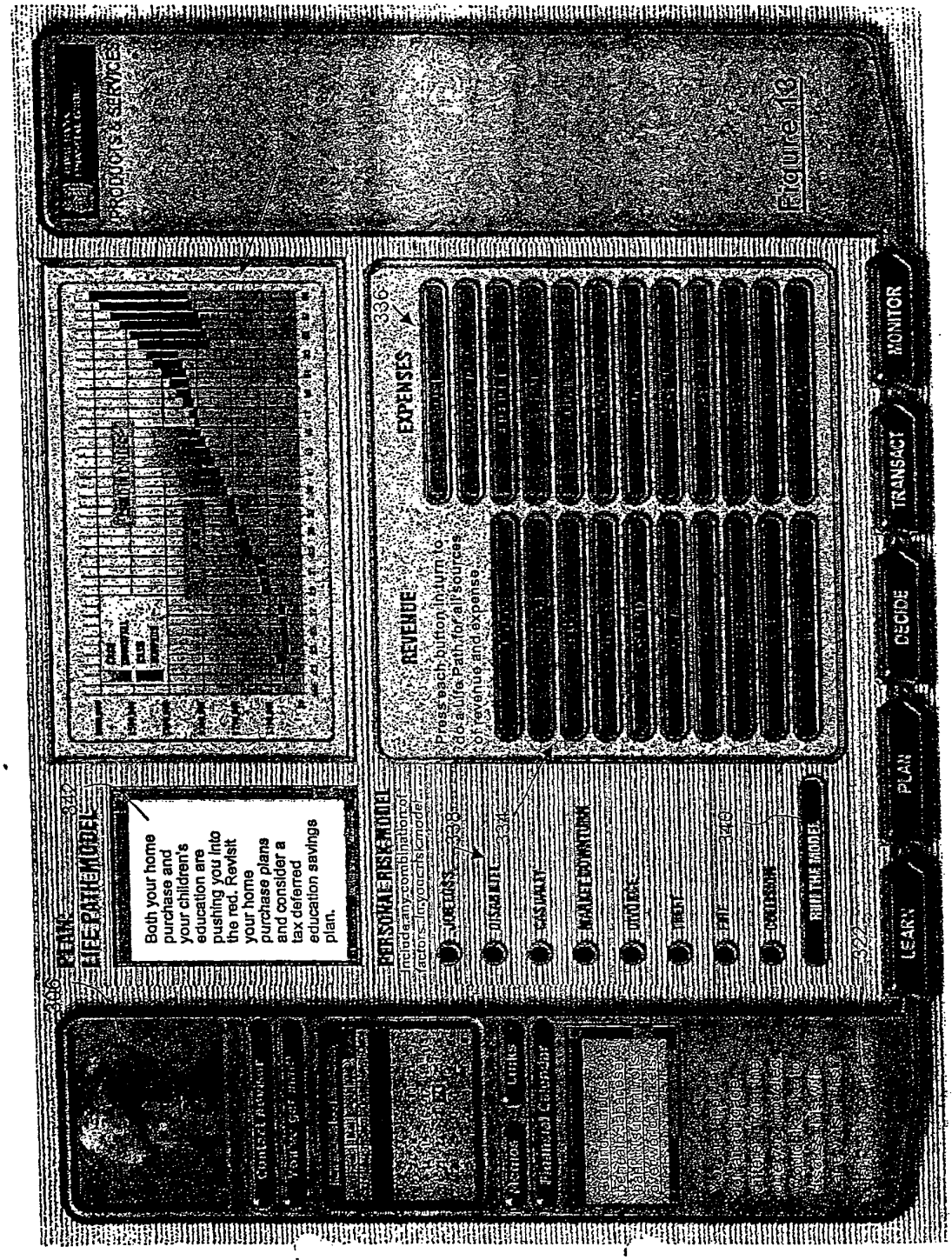

FUNCTIONAL PROTOTYPE Navigational Relationship
Live Video
Live Voice
Live Chat
Communications Page
Life Path Model
Customized Home Page
SLA
Introduction Page
Login Page
PIP
1st time user
1st time user
304
298
302
294
300
296
292
288
286
290
New Window or inside main frame real estate.
These can be viewed at the same time as other pages.
Multiple pages in sequence
Single page
Page viewed in Detail frame
No page navigation
Two way navigation
One way navigation

Figure 11

Sloan et al.
Communications Interface for a Financial Modeling and Counseling System
S/N 09/929,735
Atty. Docket #60021-375702

Figure 12





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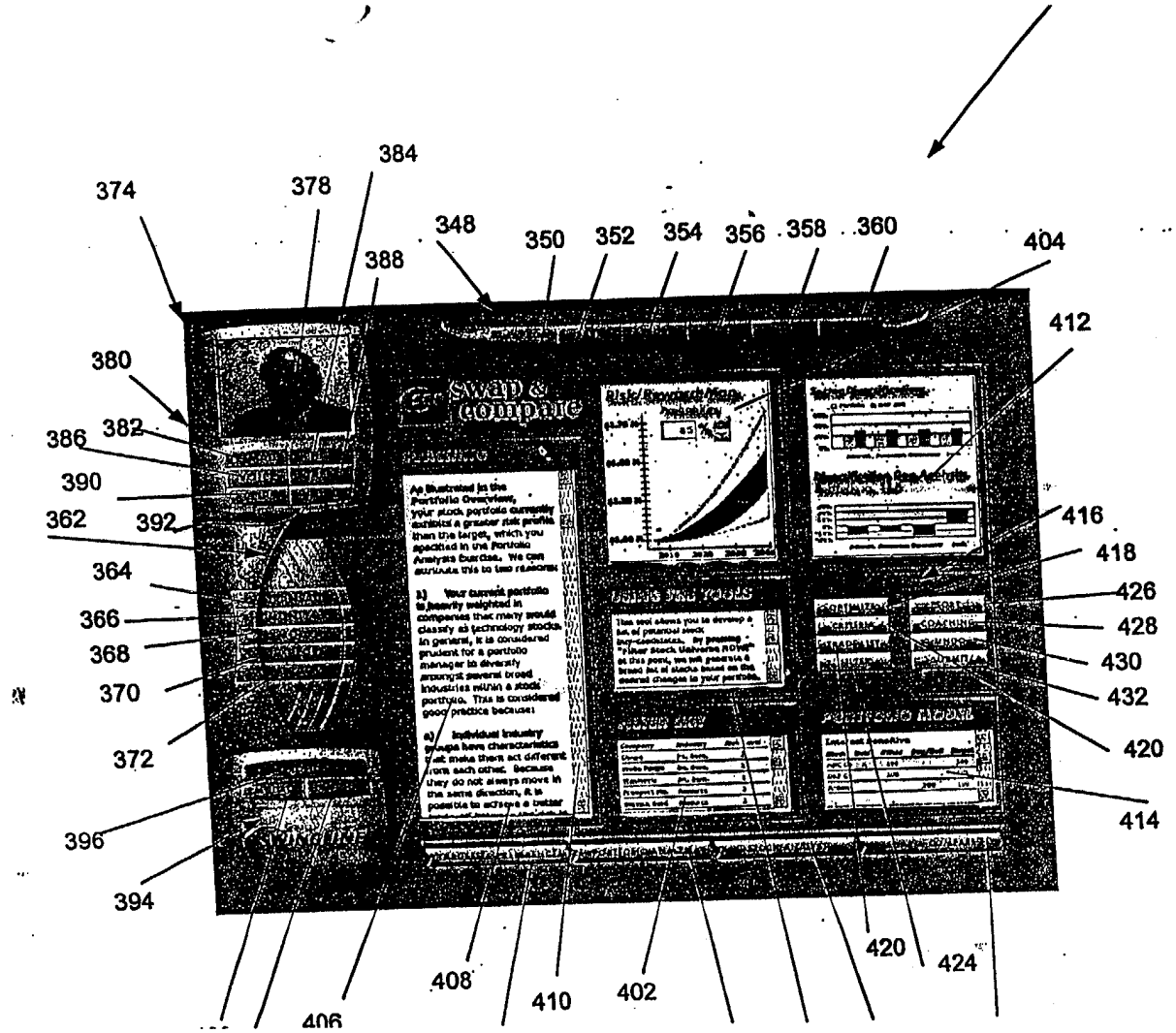
206070 "SE262660